

CFHRO SE CS LODR 120/2019
04/11/2019

ONLINE SUBMISSION

National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE Symbol: CANFINHOME	BSE Limited Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai – 400 001 BSE Scrip Code: 511196
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Dear Sirs,

Sub: Submission of Press Release - Post Q2 FY20 results

Ref: Our letter CFHRO SE CS LODR 117/2019 dated 04/11/2019

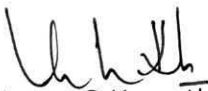
Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Press Release, post Q2 FY20 results.

The Press Release is also made available on www.canfinhomes.com, the Company's website.

The above document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,


Veena G Kamath
AGM & Company Secretary

Encl: As above.



Press Release



Girish Kousgi
MD & CEO

The declaration of results was preceded by a meeting of the Audit Committee of the Board.

Can Fin Homes Ltd has followed Ind AS Rules 2015 as prescribed u/s 133 of the Companies Act 2013 w.e.f. 01.04.2017 and the financial statements are prepared accordingly and presented along with the restated financial statements of corresponding quarter ended September 30, 2019.

Performance Highlights for the quarter ended September 30, 2019 (6 months):

SI No	Particulars	Rs. in cr		
		Q 2 (6 months ended September 30,2019)	Q 2 (6 months ended September 30,2018)	Y o Y growth (%)
1	Profit Before Tax (PBT)	253.79	233.01	9%
2	Profit After Tax (PAT)	178.60	154.79	15%
3	Loan Outstanding	19599.13	16928.43	16%
4	Net Interest Margin (NIM)	3.21%	3.17%	
5	Cost to Income Ratio	15.58%	13.89%	
6	Gross NPA Ratio	0.79%	0.63%	
7	Net NPA Ratio	0.58%	0.42%	
8	ROE (annualized)	19.10%	20.05%	
9	ROA (annualized)	1.88%	1.91%	

As on date there are 181 branches/AHLCs and 14 SOs spread over 21 States and Union Territory. (Total 195 outlets as on date)

The company has maintained the same level of growth under sanctions and also under Disbursements. While the AUM has grown by 16%, the Company's NIM has increased to 3.21% from 3.18%. The company has implemented Accounting Standard Ind AS 116 with effect from current year, resulting creation of Right to use asset and Lease rental liability.

A detailed presentation on the financials of the company is uploaded in our website, www.canfinhomes.com.
